

EXHIBIT B

UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO

In re:

MC TOURS INC

Debtor

Case No. 21-01609 ESL11

SubChapter V

TERMS OF COVID-19 ECONOMIC INJURY DISASTER LOAN

PURPOSE	To meet financial obligations and operating expenses that could have been met had the disaster not occurred
LOAN AMOUNT	For loans approved starting the week of April 6, 2021: 24-months of economic injury with a maximum loan amount of \$500,000. For loans approved prior to the week of April 6, 2021, see loan increases .
TERMS	<ul style="list-style-type: none">◦ 3.75% for businesses (fixed)◦ 2.75% for nonprofits (fixed)◦ 30 years◦ No pre-payment penalty or fees
USE OF PROCEEDS	Working capital and normal operating expenses <i>Example:</i> continuation of health care benefits, rent, utilities, fixed debt payments.
COLLATERAL REQUIREMENTS	<ul style="list-style-type: none">◦ Required for loans over \$25,000◦ SBA uses a general security agreement (UCC) designating business assets as collateral, such as machinery and equipment, furniture and fixtures, etc.
FORGIVABLE	<ul style="list-style-type: none">◦ NO – EIDL Loan◦ YES – EIDL Advance* *Advance funds have been fully allocated and are not currently available
MATURITY	30 years
PAYMENTS	Borrower may make payments if they choose to do so. Set up online payments through Pay.gov OR mail payments to: U.S. Small Business Administration 721 19th Street Denver, CO 80202 Be sure to include EIDL loan number on mailed-in checks.